

STATE OF MICHIGAN  
DEPARTMENT OF LICENSING AND REGULATORY AFFAIRS  
OFFICE OF FINANCIAL AND INSURANCE REGULATION

Before the Commissioner of the Office of Financial and Insurance Regulation

In the matter of:

**FERRAS BALLUT**

**Enforcement Case No. 12-11456**

**Respondent.**

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Issued and entered  
On 6/28, 2012  
by Annette E. Flood  
Chief Deputy Commissioner

**FINAL ORDER TO CEASE AND DESIST**

1. On May 11, 2012, the Chief Deputy Commissioner issued an Order to Cease and desist (hereafter "Order") pursuant to Section 251 of the Michigan Insurance Code, (hereafter "Code"), MCL 500.251, against Respondent Ferras Ballut.
2. The Order contained allegations that Respondent violated various sections of the Code.
3. On May 14, 2012, the Order was mailed to Respondent via certified mail to the last known address maintained by the Michigan Secretary of State. The Order was not returned "unclaimed" or "nondeliverable."
4. The Order advised the Respondent of the opportunity to request a hearing on the Order, as provided in Section 251 of the Code, MCL 500.251, not later than 30 days after the Order was delivered or mailed to Respondent.
5. Respondent failed to timely request a hearing, therefore the Order is **FINAL**.

By: Annette E. Flood  
Annette E. Flood  
Chief Deputy Commissioner  
Office of Financial and Insurance Regulation